

Honorable Judge Philip H. Brandt
Chapter 7

Hearing Location: Tacoma

Hearing Date: November 27, 2007

Hearing Time: 9:30 am

Response Date: November 27, 2007

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
AT TACOMA

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U.S. BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
AT TACOMA

In re:

Chapter 7 Bankruptcy

Philip E Cutler, Jr.
Tracy L Cutler

No.: 07-42746-PHB

ORDER GRANTING RELIEF FROM STAY
As To Washington Mutual Bank

Debtors

This matter came before the Court upon Washington Mutual Bank's motion for relief from stay. The Court considered the motion and any opposition thereto and the matters on record. It appears for the reasons stated in the motion that the stay should be lifted as to enforcement of the deed of trust that is the subject of Washington Mutual Bank's motion and further as to the property located at 7015 92nd Ave. Ct. NW, Gig Harbor, Washington 98332 ("Property") and legally described as set forth in the Deed of Trust attached to the motion for relief.

IT IS THEREFORE ORDERED that, pursuant to 11 U.S.C. § 362(d), the automatic stay is terminated as to Washington Mutual Bank, its successors and assigns, so that it may pursue its state remedies to enforce its security interest in the Property and/or as to enforcement of the deed of trust that is the subject of Washington Mutual Bank's motion. Creditor, its successors and assigns, may, at its option, offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement and may contact the Debtor via telephone or written correspondence to offer such an agreement, which shall be non-recourse unless included in a reaffirmation agreement.

IT IS FURTHER ORDERED that the terms of the Note and Deed of Trust shall control as to assessment of any reasonable fee associated with the Motion for Relief. It is further ordered that the order shall be effective immediately notwithstanding the provisions of F.R.B.P 4001(a)(3) and that the

Order Granting Relief from Stay
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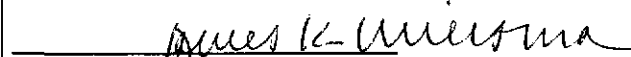
1 order shall be effective as to any chapter under which the present case may be converted absent further
2 order of this court.

3 Dated this 27 day of Nov 2007.

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U.S. Bankruptcy Judge Philip H. Brandt

5 Presented by:

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7 James K. Miersma, WSBA#22062

8 Attorneys for Washington Mutual Bank
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